

BENEFITS-ELECT: KEY FEATURES

A. GROUP TERM LIFE

BENEFITS	GREAT EASTERN	AIA
Free cover limit of up to	✓ Match existing free cover limit up to USD 800,000 and up to age 65 years	✓ RM 1.5 million free cover limit (group size above 100 employees with average sum assured RM 240,000 per insured)
Full Total Permanent Disability pay-out in one payment	✓ Up to RM 500,000 or sum assured, which ever is lower	✓
Prolonged Actively at Work period of 12 months	✓	✓ (eligibility requirements apply)
Free cover limit up to 65 years old	✓	✓
Renewable age eligibility up to 70 years old for all benefits under Term Life, including Critical Illness	✓	✓
Max sum insured per life with no sub-limits	✓	✓ up to RM 4 million per member
Terminal Illness to be included in Group Term Life	✓ Up to RM 100,000 payout	✓ Up to RM 100,000 payout
Take over of insured member who has Critical Illness with no additional loading	✓	✓
Critical Illness	Available with group term life at additional rate	Available with group term life at additional preferential rate

B. GROUP HOSPITAL & SURGICAL

BENEFITS	GREAT EASTERN	AIA
Daily room and board benefit	Maximum number of 180 days per policy year	Maximum number of 180 days per disability
Emergency OPD Treatment (Accident) covered as charged	✓	✓
Extended to cover (Included in Miscellaneous): • Physiotherapy: capped at RM 5,000 per annum • Congenital: capped at RM 5,000 per annum • Lodger for child covered as charged • Outpatient cancer treatment / dialysis covered as charged	✓	✗
External Orthopaedic Appliances under standard GHS: capped at RM 1,500 per annum	✓	✗
Miscarriage due to all causes: capped at RM 1,500 per pregnancy	✓	✗
Removal of Residence Overseas clause	✓	✓
Annual Health Screening	✗	✓ 10 complimentary basic Executive Health Screening vouchers (minimum annual premium placement is RM 100,000)

Enterprise Momentum® is a service designed especially for small and medium-sized clients to meet their health and benefits requirements. Through Enterprise Momentum® solutions Benefits-One (recommended for smaller sized companies) and Benefits-Elect (recommended for mid-sized companies), we help you gain more for your budgeted benefit dollar so you can differentiate yourself as an employer of choice, and attract and retain the best talent available.

Benefits-Elect is a competitively priced employee benefits program that enables employers to enjoy additional uncommon benefits from our two selected insurers, Great Eastern and AIA.

C. GROUP OUTPATIENT

BENEFITS	GREAT EASTERN	AIA
Insured out-patient program available as a rider (at additional cost) to inpatient plan	✓	✓
Psychiatric (Out-patient): capped at RM 1,000 per annum (waiting period 6 months)	✓ (must be referred by a GP/Specialist)	✗

D. SPECIAL CONDITIONS ON UNDERWRITING PROCEDURE

BENEFITS	GREAT EASTERN	AIA
Preferential underwriting terms (under compulsory terms): -Waived pre-existing conditions for all members including new members who join during the policy year. - All eligible employees are not required to complete the Health Declaration Form.	✓	✓

E. VALUE ADDED FEATURES

BENEFITS	GREAT EASTERN	AIA
Provide membership card and discounts	✓	✗

ABOUT MERCER MARSH BENEFITS

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits experts, located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique, common platform that allows us to serve clients with global consistency and locally unique solutions.

To learn more about Enterprise Momentum® solutions, please contact:

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